

March 10, 2006
PUBLIC NOTICE # 2006-10

**PUBLIC NOTICE OF INSURANCE COMPANIES
RATE FILING**

The following companies have submitted rate filings as required by California Insurance Code Section 1861.05 (Proposition 103). The rate filings are available for public viewing at department offices at 45 Fremont Street, 23rd Floor, San Francisco and at 300 South Spring Street, 12th Floor, Los Angeles. Please call in advance to schedule appointments to view filings:

San Francisco - (415) 538-4300

Los Angeles - (213) 346-6707

Public Notices of rate filings are now posted every Friday on our web site at <http://www.insurance.ca.gov/0200-industry/0300-insurers/0100-applications/rate-filings/rate-filing-lists/index.cfm>. In addition, listings of closed files may be viewed at the same web site.

California Insurance Code Section 1861.05 (Proposition 103) allows any member of the public to request a hearing within 45 days from the date of this notice on any of the rate changes proposed. Request must be in writing and addressed to: RATE ENFORCEMENT BUREAU, 45 Fremont Street, 21st Floor, San Francisco, CA 94105. The public may also obtain information about the hearing process, intervention and compensation by contacting the Office of the Public Advisor at (916) 492-3559.

Note: Exemption filings, received on June 17, 1989 and prior approval files up and including those received in 1997, have been archived. Archived filings take approximately four weeks to retrieve.

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(see attached list)

**California Department of Insurance
Public Notice Filing/Errata Report
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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate*
06-1596	0626	ACE AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
06-1564	0140	AMCO INSURANCE COMPANY	COMMERCIAL	FIRE	RATE	COMMERCIAL PROPERTY	-2.8
06-1585	0140	AMCO INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	COMMERCIAL GENERAL LIABILITY	7
06-1706	0140	AMCO INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	REC. VEHICLE FARM BUREAU GROUP	-4.6
06-1707	0140	AMCO INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	REC. VEHICLE ASSOCIATION GROUP	-4.6
06-1633	0761	AMERICAN AUTOMOBILE INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	HOMEOWNERS	0
06-1602	0218	AMERICAN CASUALTY COMPANY OF READING, PENNSYLVANIA	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
06-1622	0984	AMERICAN CONTRACTORS INDEMNITY COMPANY	COMMERCIAL	SURETY	RULE CHANGE	LICENSE & PERMIT	0
06-1680	0163	AMERICAN ECONOMY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	NONE	
06-1544	0000	AMERICAN FUJI FIRE AND MARINE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	0
06-1597	0212	AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	
06-1634	0761	AMERICAN INSURANCE COMPANY (THE)	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	HOMEOWNERS	0
06-1624	0019	AMERICAN SECURITY INSURANCE COMPANY	COMMERCIAL	AUTO PHYSICAL DAMAGE	NEW PROGRAM	GAP ASET PROTECTION	0
06-1681	0163	AMERICAN STATES INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	NONE	
06-1598	0212	AMERICAN ZURICH INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	
06-1613	0212	AMERICAN ZURICH INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RATE	SPECIALTY CONTRACTORS POLICY	40.4
06-1583	0124	AMERISURE MUTUAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	NONE	
06-1635	0761	ASSOCIATED INDEMNITY CORPORATION	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	HOMEOWNERS	0

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06-1614	0212	ASSURANCE COMPANY OF AMERICA	COMMERCIAL	MULTI-PERIL	RATE	SPECIALTY CONTRACTORS POLICY	40.4
06-1621	0181	ATRADIUS TRADE CREDIT INSURANCE, INC.	COMMERCIAL	CREDIT	NEW PROGRAM	SPECIAL PRODUCTS	0
06-858	0968	AXA RE AMERICA INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NON-STANDARD	0
06-1623	0000	BANCINSURE, INC.	COMMERCIAL	MULTI-PERIL	RULE CHANGE	CPP-COMMERCIAL PACKAGE	0
06-1620	0689	BANKERS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	MANUFACTURED HOME INSTALLERS	
06-1603	0218	CONTINENTAL CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
06-1604	0218	CONTINENTAL INSURANCE COMPANY (THE)	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
06-1537	3548	DISCOVER PROPERTY & CASUALTY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	BOP-ACE HARDWARE	
06-1582	0350	EMPLOYERS REINSURANCE CORPORATION	COMMERCIAL	MULTI-PERIL	FORMS	BOP	
06-1536	1120	EVEREST NATIONAL INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE	0
06-1543	1120	EVEREST NATIONAL INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	NONE	0
06-1532	0038	EXECUTIVE RISK INDEMNITY INC.	COMMERCIAL	OTHER LIABILITY	FORMS	PROF. LIAB.-VENTURE CAPITAL ASSET PROTECTION	
06-1534	0038	FEDERAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	PROF. LIAB.-VENTURE CAPITAL ASSET PROTECTION	
06-1639	0038	FEDERAL INSURANCE COMPANY	PERSONAL	OTHER LIABILITY	RATE	UMBRELLA/EXCESS - MASTERPIECE	0.4
06-1644	3548	FIDELITY AND GUARANTY INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	BOP-BUSINESS INSURANCE POLICY	0
06-1647	3548	FIDELITY AND GUARANTY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	BOP	
06-1645	3548	FIDELITY AND GUARANTY INSURANCE UNDERWRITERS, INC.	COMMERCIAL	INLAND MARINE	RULE CHANGE	BOP-BUSINESS INSURANCE POLICY	0
06-1648	3548	FIDELITY AND GUARANTY INSURANCE UNDERWRITERS, INC.	COMMERCIAL	MULTI-PERIL	FORMS	BOP	

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06-1636	0761	FIREMAN'S FUND INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	HOMEOWNERS	0
06-1584	0111	FIRST LIBERTY INSURANCE CORPORATION (THE)	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE	0
06-1591	0111	FIRST LIBERTY INSURANCE CORPORATION (THE)	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	HR3210-COMMERCIAL GENERAL LIABILITY	0
06-1679	0163	FIRST NATIONAL INSURANCE COMPANY OF AMERICA	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	INDEPENDENT HOMEOWNERS	-1.1
06-1682	0163	FIRST NATIONAL INSURANCE COMPANY OF AMERICA	COMMERCIAL	MULTI-PERIL	RULE CHANGE	NONE	
06-1683	0163	GENERAL INSURANCE COMPANY OF AMERICA	COMMERCIAL	MULTI-PERIL	RULE CHANGE	NONE	
06-1540	0111	GOLDEN EAGLE INSURANCE CORPORATION	COMMERCIAL	MULTI-PERIL	RATE	BUSINESS OWNERS	-0.6
06-1581	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	MECHANICAL BREAKDOWN INSURANCE GROUP	0
06-1566	0091	HARTFORD CASUALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
06-1568	0091	HARTFORD CASUALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
06-1538	0517	INSURANCE CORPORATION OF HANNOVER	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	PROD LIAB-ICH CHICAGO	
06-1553		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	MULTI-PERIL	MANUAL	HR3210-BUSINESSOWNERS	
06-1554		INSURANCE SERVICES OFFICE, INC.	PERSONAL	OTHER LIABILITY	MANUAL	HR3210	
06-1555		INSURANCE SERVICES OFFICE, INC.	PERSONAL	FIRE	MANUAL	HR3210	
06-1556		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	OTHER LIABILITY	MANUAL	HR3210-UMBRELLA EXCESS	
06-1557		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	OTHER LIABILITY	MANUAL	HR3210	
06-1558		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	BOILER AND MACHINERY	MANUAL	HR3210	
06-1559		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	MISCELLANEOUS	MANUAL	HR3210	

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06-1560		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	MULTI-PERIL	MANUAL	HR3210	
06-1561		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	INLAND MARINE	MANUAL	HR3210	
06-1562		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	FARMOWNERS MULTI-PERIL	MANUAL	HR3210	
06-1651		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	MULTI-PERIL	MANUAL	MARKET SEGMENTS-FUNERAL HOMES	
06-1586	0111	LIBERTY INSURANCE CORPORATION	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE	0
06-1592	0111	LIBERTY INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	HR3210-COMMERCIAL GENERAL LIABILITY	0
06-1588	0111	LIBERTY MUTUAL FIRE INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE	0
06-1593	0111	LIBERTY MUTUAL FIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	HR3210-COMMERCIAL GENERAL LIABILITY	0
06-1589	0111	LIBERTY MUTUAL INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE	0
06-1594	0111	LIBERTY MUTUAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	HR3210-COMMERCIAL GENERAL LIABILITY	0
06-1590	0111	LM INSURANCE CORPORATION	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE	0
06-1595	0111	LM INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	HR3210-COMMERCIAL GENERAL LIABILITY	0
06-1615	0212	MARYLAND CASUALTY COMPANY	COMMERCIAL	MULTI-PERIL	RATE	SPECIALTY CONTRACTORS POLICY	40.4
06-1605	0218	NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
06-1638	0761	NATIONAL SURETY CORPORATION	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	HOMEOWNERS	0
06-1625	0012	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA	COMMERCIAL	FIRE	FORMS	PROPERTY ALL RISK INSURANCE	
06-1652	0012	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA	COMMERCIAL	MEDICAL MALPRACTICE	RATE	CERTIFIED NURSE MIDWIVES PROFESSIONAL LIABILITY	10.1
06-1565	0140	NATIONWIDE MUTUAL INSURANCE COMPANY	COMMERCIAL	FIRE	RATE	COMMERCIAL PROPERTY	-2.8

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06-1587	0140	NATIONWIDE MUTUAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	COMMERCIAL GENERAL LIABILITY	7
06-1601	2558	NIPPONKOA INSURANCE COMPANY, LIMITED	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
06-1617	0212	NORTHERN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	MULTI-PERIL	RATE	SPECIALTY CONTRACTORS POLICY	40.4
06-1640	0038	NORTHWESTERN PACIFIC INDEMNITY COMPANY	PERSONAL	OTHER LIABILITY	RATE	UMBRELLA/EXCESS - MASTERPIECE	0.4
06-1641	0038	PACIFIC INDEMNITY COMPANY	PERSONAL	OTHER LIABILITY	RATE	UMBRELLA/EXCESS - MASTERPIECE	0.4
06-1541	0111	PEERLESS INDEMNITY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RATE	BUSINESS OWNERS	-0.6
06-1539	0677	PHILADELPHIA INDEMNITY INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	
06-1619	0501	PLATTE RIVER INSURANCE COMPANY	COMMERCIAL	SURETY	RULE CHANGE	CONTRACT SURETY	
06-1676	0163	SAFECO INSURANCE COMPANY OF AMERICA	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	INDEPENDENT HOMEOWNERS	-1.1
06-1684	0163	SAFECO INSURANCE COMPANY OF AMERICA	COMMERCIAL	MULTI-PERIL	RULE CHANGE	NONE	
06-1678	0163	SAFECO INSURANCE COMPANY OF ILLINOIS	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	INDEPENDENT HOMEOWNERS	-1.1
06-1610	1129	SIRIUS AMERICA INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	NONE	
06-1629	0176	STATE FARM FIRE AND CASUALTY COMPANY	COMMERCIAL	SURETY	RULE CHANGE	FIDELITY AND SURETY BONDS	0
06-1630	0176	STATE FARM GENERAL INSURANCE COMPANY	COMMERCIAL	SURETY	RULE CHANGE	FIDELITY AND SURETY BONDS	0
06-1563	1331	STONINGTON INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	TRAILER (AUTO) HOMES	0
06-1606	0218	TRANSCONTINENTAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
06-1607	0218	TRANSPORTATION INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
06-1627	3548	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT (THE)	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP-OMNI II/MASTER PAC	0

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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate*
06-1628	3548	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP-OMNI II/MASTER PAC	0
06-1567	0091	TWIN CITY FIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
06-1646	3548	UNITED STATES FIDELITY AND GUARANTY COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	BOP-BUSINESS INSURANCE POLICY	0
06-1649	3548	UNITED STATES FIDELITY AND GUARANTY COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	BOP	
06-1611		USF&G SPECIALTY INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI PERIL	NEW PROGRAM	HOMEOWNERS	0
06-1608	0218	VALLEY FORGE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
06-1642	0038	VIGILANT INSURANCE COMPANY	PERSONAL	OTHER LIABILITY	RATE	UMBRELLA/EXCESS - MASTERPIECE	0.4
06-1626	0000	WESTERN GENERAL INSURANCE COMPANY	COMMERCIAL	AUTO PHYSICAL DAMAGE	NEW PROGRAM	MONTHLY COLLATERAL PROTECTION	0
06-1599	0212	ZURICH AMERICAN INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	
06-1600	0212	ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS	COMMERCIAL	FIRE	RULE CHANGE	NONE	
	111	TOTAL APPLICATIONS RECEIVED INCLUDING CLASS PLANS, FILE AND USE, AND ADVISOTRY ORGANIZATION MANUALS					

California Department of Insurance

Public Notice Filing Errata Report

March 10, 2006

The following files were incorrectly listed on the respective Public Notice(PN) Dates:

	FILE #	PN DATE	COMPANY NAME	LINE TYPE & DESCRIPTION	FILE TYPE	PROGRAM	OVERALL RATE (%)*
Incorrect	06-1	01/13/2006	American Hardware Mutual Insurance Company	Commercial Inland Marine	Rate	Businessowners	-3.90%
Correct	06-1	01/13/2006	American Hardware Mutual Insurance Company	Commercial Inland Marine	Rate	Businessowners	-3.60%
Incorrect	06-1193	02/24/2006	Carolina Casualty Insurance Company	Commercial Auto Liability & Physical Damage	Forms	None	
Correct	06-1193	01/24/2006	Carolina Casualty Insurance Company	Commercial Auto Liability & Physical Damage	Rule	None	
Add	06-1702	02/17/2006	Great American Assurance Company	Commercial Auto Liability & Physical Damage	Forms	None	
Add	06-1703	02/17/2006	Great American Alliance Insurance Company	Commercial Auto Liability & Physical Damage	Forms	None	
Add	06-1704	02/17/2006	Great American Insurance Company of New York	Commercial Auto Liability & Physical Damage	Forms	None	

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